### UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

	E	CASTERN DIVISION	DENIED
In re:	William Yancy and Elizabeth Yancy	) ) Chapter 13 )	Jun 06, 2011 Barry S.So Rume
	(Debtor)	) 11-45171	BARRY S. SCHERMER United States Bankruptcy Judge
		) Judge Schermer	

#### MOTION TO RECONSIDER DISMISSAL AND REINSTATE CASE

Now comes the Debtor, Donald Ward, through his attorney, Douglas M. Heagler, to present a Motion to Reinstate Case, and in support thereof state as follow:

- 1. That on May 17, 2011, Debtors filed a petition for relief under chapter 13 of the U.S. Bankruptcy Code.
- 2. Debtor's had a previous case, 11-42577, which was filed on March 21, 2011, that was dismissed with a 180 day bar against re-filing due to Debtors missing both scheduled 341 hearings per 11 USC 109g.
- 3. On May 17, the Debtors counsel filed a motion asking the court to lift the 180 day bar against filing this present case. The court denied the Debtors motion to lift the 180 day citing six (6) previous bankruptcy filings in the past 15 years, the sixth case being 11-42577.
- 4. The Debtors are asking the court to reconsider its dismissal of the present and reinstate the present case. A foreclosure sale date has been set on the Debtor's residence for June 16, 2011.
- 5. In support Debtors state that if reinstated their plan would allow the family to keep their home and pay back their mortgage and other secured creditors, however if the Debtors are barred from filing a case for 180 days, they expect their house will be lost to foreclosure. It is an equitable result for a missed hearing to result in the Debtors loss of their residence for their family of four dependent children. It is even more inequitable of a result if the bar is in place for not announcing presence at the 1:00 time, even though they were present.

- 6. Debtors further state that they did attend the second scheduled 341 hearing in the present case and were present at the courthouse at 1:00. However Debtors advised counsel that they did not announce their presence to the Trustee's hearing officer. Counsel was not present at the 341 hearing until 2:30 as the matter was already near the end of the docket and he was at a non-bankruptcy matter. Debtors believe it is likely that if they had announced their presence at teh 1:00 roll call, they would have been given a new hearing date.
- 7. Debtors waited at the 341 hearing location, but had to leave at approximately 3:00 to pick up their children. Debtors counsel said he was ask for a new hearing date. Even though Debtor had previous bankruptcy cases, they did not expect and therefore did not have alternate plans for the post school care of their children.
- 8. If the court will reinstate the present case, Debtors intend to have a wage order in place and will gladly agree to any strict compliance terms the court wishes to set regarding the 341 hearing or Trustee payments.
- 9. Debtors are current to the Trustee and have the funds to make their First Trustee payment on hand. Debtors have also paid the filing fee for the present case.

WHEREFORE, based on the above facts, and to avoid a great inequity to the family of the Debtors, Debtor's attorney, Douglas M. Heagler, hereby requests that this Honorable Court issue an order:

A. Reinstating the Chapter 13 case.

Respectfully Submitted,

/s/ Douglas M. Heagler
Douglas M. Heagler, Fed #115112
6302 N. Rosebury, Ste. 1W
Clayton, MO 63105
(314) 599-8425
dheagler@freshstartbk.com

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

In re:		)	
		)	Chapter 13
Willia	m Yancy and	)	<del>-</del>
Elizab	eth Yancy	)	
	(Debtor)	)	11-45171
		)	
		)	Judge Schermer

# **NOTICE OF FILING**

To: John V. LaBarge, Jr., Attorney at Law, P.O. Box 430908, St. Louis, MO 63143 Office of the U.S. Trustee, 111 S. 10<sup>th</sup> Street, 6<sup>th</sup> Fl, St. Louis, MO 63102 William and Elizabeth Yancy, 551 Calumet Ranch Trail, St. Peters, MO 63376

## SEE ATTACHED LIST

Please take notice that on or before June 3, 2011. I caused the attached Motion to be filed with the Clerk of the U.S. Bankruptcy Court for the Eastern District of Missouri, Eastern Division, at 111 S. 10<sup>th</sup> St., St. Louis, MO

/s/ Douglas M. Heagler Douglas M. Heagler, Fed #115112 6302 N. Rosebury, Ste. 1W Clayton, MO 63105 (314) 599-8425 dheagler@freshstartbk.com

#### **UNITED STATES BANKRUPTCY COURT** EASTERN DISTRICT OF MISSOURI ST. LOUIS DIVISION

IN RE:

William T. Yancy

Elizabeth Ann Yancy

CASE NO. 11-42577

CHAPTER

#### **Certificate of Service**

## CERTIFICATE OF SERVICE

I, Douglas M. Heagler, do hereby certify that I served a copy of this Notice along with the attached Motion upon the parties listed on the service list, by causing the same to be mailed in a properly addressed envelope, postage prepaid, on or before June 3, 2011 or by electronic service.

Date:

6/3/2011

/s/ Douglas M. Heagler

Douglas M. Heagler Attorney for the Debtor(s)

**ADV RECOVERY** 

GIQP

1060AKBROOK COURT

BRANDON, MS 39042

Cash net USA

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200 West Jackson St., Ste 1400

Chicago, IL 60606

DEPT OF ED/SALLIE MAE

xxxxxxxxxxxxxxxxxx1107

PO BOX 9635

WILKES BARRE, PA 18773

AMS SERV LLC

xxxxxxxxx3424

3874 WALDEN AVE ST ATTN

**CUSTOMER SERV DEPEW, NY 14043**  **CHASE** 

xxxxxxxx5410

201 N WALNUT ST # DE1-10 WILMINGTON, DE 19801

DEPT OF ED/SALLIE MAE xxxxxxxxxxxxxxxxxx1209

PO BOX 9635

WILKES BARRE, PA 18773

AT&T

x XX

O. Box 3910 Р

Tupelo, MS 38803

Citi

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P.O. Box 0649

Carol Stream, IL 60132

DEPT OF ED/SALLIE MAE xxxxxxxxxxxxxxxxxxxxx0602

PO BOX 9635

WILKES BARRE, PA 18773

**Bounce Busters** 

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323 Hwy K #503

O Fallon, MO 63368

City and Village Tax Office

XXXX

3 Hollenberg Court

Bridgeton, MO 63044

DEPT OF ED/SALLIE MAE

xxxxxxxxxxxxxxxxxxxx0619

PO BOX 9635

WILKES BARRE, PA 18773

**Budget Credit Inc** 

xxxx 13165 71 Hwy

Grandview, MO 64030

Collector of Revenue

XXXX

21 N. Second Street

Ste. 134

Saint Charles, MO 63301

DEPT OF ED/SALLIE MAE

xxxxxxxxxxxxxxxxxxxx0202

PO BOX 9635

WILKES BARRE, PA 18773

#### **UNITED STATES BANKRUPTCY COURT** EASTERN DISTRICT OF MISSOURI ST. LOUIS DIVISION

IN RE: William T. Yancv

Elizabeth Ann Yancy

CASE NO. 11-42577

CHAPTER 13

### **Certificate of Service**

(Continuation Sheet #1)

Dr. Roy D. Bedrock

xxxx

47 W. clay Suite B/C

Saint Charles, MO 63301

NCO XXXX

P.O. Box 15740

Wilmington, DE 19850

Sandberg, Phoenix

First City Centre

15th Floor

Saint Louis, MO 63101

GEMB/WALM

xxxxxxxxxxxx8522

**NEIGHBORS CREDIT UNION** 

xxxx4142

6300 S LINDBERGH BLVD SAINT LOUIS, MO 63123

South and Assoc.

800 Market St, Ste 1600 Saint Louis, MO 63101

Hsbc Bank

xxxx

PO. Box 5253 Carol Stream, IL 60197 NYS HIGHER ED SERVICES

xxxxxxxx --xxxxx3855

99 WASHINGTON AVE **ALBANY, NY 12210** 

St. Charles Clinic

XXXX

P.O.Box 795100 Saint Louis, MO 63179

IFS

solvency

PO. Box 66778 Sop 5334STL Louis, MO 63166 Payday loan yes

XXXX

4001 South 700, East #500 Salt Lake City, UT 84107

St. Dominic Hospital

XXXX

P.O. Biox 24056 Jackson, MS 39225

LOU FUSZ MOT

xxxx435H 10950 PAGE AVE

SAINT LOUIS, MO 63132

Platinum protection

XXXX

580 S. State St. Orem, UT 84058 United cash loan

2511

2533 N Carson St. Ste. 502 Carson City, NV 89706

Mssouri Department of Revenue

Bankruptcy Unit

P.O. Box 475 301 W. High Street

Jefferson City, MO 65105-0475

**Quest Diagnostics** 

XXXX

P.O. Box 740698 Cincinnati, OH 45274 United Cash Loan

7285

3531 P St. NW Miami, OK 74355

NA.R. INC

xxxxxxxxx0488

10 W BROADWAY STE 610

SALT LAKE CITY, UT 84101

Rainbow Loan

XXXX

802 S. Florissant Saint Louis, MO 63135 WILLIAM W SIEGEL ASSOC

xxxxx6926

7 PENN PLZ

NEW YORK, NY 10001